

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 3 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-26056  
Lisa Marie Haydon Judge: VFP  
Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: 2/22/19  
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: AJR Initial Debtor: LMH Initial Co-Debtor:

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 436.55 per month to the Chapter 13 Trustee, starting on March 1, 2019 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2,000
DOMESTIC SUPPORT OBLIGATION		NONE

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Select Portfolio Servicing, Inc.	Real Property	\$21,492.88	\$0.00	\$21,492.88	\$2,020.19

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☐ NONE

The following secured claims are unaffected by the Plan:

Ally Financial Auto Loan - Debtor will continue regular payment outside of Plan.

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ NONE

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 2,000 to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Global Holding and Investment Co., Inc.	67 Averell Drive, Morris Plains, NJ	Judgment Lien	\$35,000	\$410,000		\$528,829.53	\$35,000
American Express Centurion Services Corp.	67 Averell Drive, Morris Plains, NJ	Judgment Lien	\$54,339	\$410,000		\$528,829.53	\$54,339
Skyview Hieghts Homeowners Association	67 Averell Drive, Morris Plains, NJ	Judgment Lien	\$4,637.38	\$410,000		\$528,829.53	\$4,637.38

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Global Holding and Investment Co., Inc.	67 Averell Drive, Morris Plains, NJ	\$35,000	\$410,000	Select Portfolio Servicing, Inc. \$528,829.53	\$35,000	\$35,000
American Express Centurion Services Corp.	67 Averell Drive, Morris Plains, NJ	\$54,339	\$410,000	Select Portfolio Servicing, Inc. \$528,829.53	\$54,339	\$54,339
Skyview Hieghts Homeowners Association	67 Averell Drive, Morris Plains, NJ	\$4,637.38	\$410,000	Select Portfolio Servicing, Inc. \$528,829.53	\$4,637.38	\$4,637.38

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) PRIORITY
- 3) SECURED
- 4) GENERAL UNSECURED

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 2/22/19.

Explain below **why** the plan is being modified:  
Satisfy Lender Objection;

Explain below **how** the plan is being modified:  
Corrected arrears amount owed and to be paid to lender through Plan;  
Corrected monthly payment paid to lender outside of Plan; removed  
Sale/Refinance of property as debtor will satisfy full arrears to lender  
through Plan and continue with regular monthly payments to lender  
outside of Plan.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 2/22/19

/S/ LISA MARIE HAYDON  
Debtor

Date: 2/22/19

/S/ LISA MARIE HAYDON  
Joint Debtor

Date: 2/22/19

/S/ ALEXANDER J. RINALDI  
Attorney for Debtor(s)

## Certificate of Notice Page 11 of 13

United States Bankruptcy Court  
District of New JerseyIn re:  
Lisa Marie Haydon  
DebtorCase No. 18-26056-VFP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf901Page 1 of 3  
Total Noticed: 66

Date Rcvd: Feb 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2019.

db  
 517696055 #Lisa Marie Haydon, 67 Averell Dr, Parsippany, NJ 07950-1961  
 517696047 +AWL- American Web Loan, 2128 N 14th St. #130, Ponca City, OK 74601-1831  
 517696048 Ally Financial, P.O. Box 380901, Bloomington, IA 50266  
 518022058 +American Express Centurion Services Corp., c/o Jaffe & Asher, 1107 Goffle Road,  
 Hawthorne, New Jersey 07506-2000  
 517696049 +American Express Centurion Services Corp., c/o Jaffe & Asher, 1107 Goffle Road,  
 Hawthorn, NJ 07506-2000  
 517962466 +Atlantic Credit & Finance Inc., c/o Credit One Bank, N.A., PO Box 2083,  
 Warren, MI 48090-2083  
 517696057 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517696058 +Chase Bank, 599 Speedwell Ave., Morris Plains, NJ 07950-2296  
 517696069 +Chase Visa, 201 N. Walnut Street, Wilmington, DE 19801-2920  
 517696065 +FMA Alliance LTD, 12339 Cutten Rd, Houston, TX 77066-1807  
 517696067 +First National Credit Card, 500 E. 60th Street N, Sioux Falls, SD 57104-0478  
 517696066 +First Savings CC, PO BOX 5019, Sioux Falls, SD 57117-5019  
 517696072 +First national Credit Card ( Attention C, 500 E 60th St N, Sioux Falls, SD 57104-0478  
 517696071 +Focus Receivables MGT. LLC, 1130 Northchase Parkway Suite# 150, Marietta, GA 30067-6429  
 517696075 +Focus Receivables Mgt. LLC, 1130 Northchase Parkway Suite 150, Marietta, GA 30067-6429  
 518022057 +Global Holding and Investment Co., Inc., c/o Daryl Epstein, Esq., 110 Wall St,  
 New York, New York 10005-3801  
 517696077 +Global Holding and Investment Co., Inc., c/o Daryl Epstein, Esq., 110 Wall Street,  
 New York, NY 10005-3801  
 517696076 +Golden Valley Lending, 635 East Hwy 20, East Upper lake, Ca 95485-8793  
 517696086 +Golden Valley Lending, 635 East Hwy. 20 E, Upper Lake, CA 95485-8793  
 517696087 +Maxlend, PO BOX 428, Parshall, ND 58770-0428  
 517696089 Mercantile Innovation Solutions, C/O KOHL'S, 165 Lawrence Bell Drive Suite 100,  
 Willaimsville, NY 14221-7900  
 517696092 +Northland Group, c/o KOHL'S, PO Box 390846, Minneapolis, MN 55439-0846  
 517696093 +Peerform, 711 3rd Ave., New York, NY 10017-4029  
 517696095 +Peerform, c/o Cross River Bank, 711 3rd Ave. Fl. 6, New York, NY 10017-4029  
 517696096 +Prosper, 221 Main Street Suite 300, San Francisco, CA 94105-1909  
 517696099 +Raymour and Flanigan, c/o Wells Fargo, 7000 Vista Drive West, Des Moines, IA 50266-9310  
 518022059 +Skyview Heights Homeowners Association,, c/o Buckalew Frizzel Crevina, 55 Harristown Road,  
 Glen Rock, New Jersey 07452-3313  
 517696103 Skyview Heights Homeowners Association, Inc., c/o Griffin Alexander, 415 NJ-10 #6,  
 Randolph, NJ 07869  
 517696104 +Tenaglia & Hunt, c/o One Main Financial, 395 west Passaic Street Suite 205,  
 Rochelle Park, NJ 07662-3016  
 517696106 +The Adams Law Firm LLC Att: Robert M. A, c/o Donna Archer, 46 Elinora Drive,  
 Wanaque, NJ 07465-1603  
 517696107 +Van Ru Credit Corp., c/o Discover Financial, PO Box 1259 Dept.# 96307,  
 Oaks, PA 19456-1259  
 517696110 +Vital Recovery Services LLC, PO Box 923748, Peachtree Corners, GA 30010-3748  
 517999174 +Wells Fargo, 7000 Vista Drive West, Des Moines, IA 50266-9310  
 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg

E-mail/Text: usanj.njbankr@usdoj.gov Feb 23 2019 00:14:00 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 23 2019 00:13:56 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517696051 +E-mail/Text: ACF-EBN@acf-inc.com Feb 23 2019 00:12:31 Atlantic Credit and Finance,  
 3353 Orange Ave. NE, Roanoke, VA 24012-6335  
 517696052 +E-mail/Text: bk@avant.com Feb 23 2019 00:14:55 Avant, 222 N Lasalee Street Suite 1700,  
 Chicago, IL 60601-1101  
 517696054 +E-mail/Text: bk@avant.com Feb 23 2019 00:14:55 Avant, c/o WebBank,  
 640 N LasSalle St. Suite 535, Chicago, IL 60654-3731  
 517983266 E-mail/PDF: resurgentbknofications@resurgent.com Feb 23 2019 00:19:06 CACH, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517696056 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 23 2019 00:18:55 Capital One,  
 PO Box 85015, Richmond, VA 23285  
 517696059 +E-mail/PDF: creditonebknofications@resurgent.com Feb 23 2019 00:20:02 Credit One,  
 PO BOX 98873, Las Vegas, NV 89193-8873  
 517696063 E-mail/Text: mrdiscen@discover.com Feb 23 2019 00:12:35 Discover, PO Box 30943,  
 Salt Lake city, UT 84130-0943  
 518039744 E-mail/Text: jennifer.chacon@spservicing.com Feb 23 2019 00:15:35  
 Deutsche Bank National Trust Company, et al, c/o Select Portfolio Servicing, Inc.,  
 P.O. Box 65250, Salt Lake City, UT 84165-0250  
 517927987 E-mail/Text: mrdiscen@discover.com Feb 23 2019 00:12:35 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 517696064 +E-mail/Text: mrdiscen@discover.com Feb 23 2019 00:12:35 Discover Card, PO Box 71084,  
 Charlotte, NC 28272-1084

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 66

Date Rcvd: Feb 22, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517696073 +E-mail/PDF: resurgentbknofications@resurgent.com Feb 23 2019 00:19:05 Freshview,  
4340S Monaco Street Suite 400, Denver, CO 80237-3485  
517696074 +E-mail/PDF: resurgentbknofications@resurgent.com Feb 23 2019 00:19:06 Freshview,  
c/o CACH, LLC, 4340 S. Monaco Street Suite 400, Denver, CO 80237-3485  
518016717 +E-mail/Text: Banko@frontlineas.com Feb 23 2019 00:15:33 Frontline Asset Strategies, LLC,  
2700 Snelling Ave. North, Suite # 250, Roseville, MN 55113-1783  
517696078 +E-mail/Text: collections@greentrustcash.com Feb 23 2019 00:15:00 Green Trust, PO BOX 340,  
Hays, MT 59527-0340  
517696080 +E-mail/Text: bncnotices@becket-lee.com Feb 23 2019 00:12:52 KOHL'S, PO BOX 2983,  
Milwaukee, WI 53201-2983  
517696084 +E-mail/Text: ebn@ltdfin.com Feb 23 2019 00:13:22 LTD Financial,  
7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134  
517696082 +E-mail/Text: bk@lendingclub.com Feb 23 2019 00:14:39 Lending Club,  
71 Stevenson Street Suite 300, San Francisco, CA 94105-2985  
518001257 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 23 2019 00:13:55 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011  
517696088 +E-mail/Text: bankruptcy@ldf-holdings.com Feb 23 2019 00:15:06  
NIIWIN LLC d/b/a/ lendgreen.com, PO Box 221, Lac du Flambeau, WI 54538-0221  
517696091 +E-mail/PDF: cbp@onemainfinancial.com Feb 23 2019 00:18:33 One Main Financial,  
601 NW 2nd Street, Evansville, IN 47708-1013  
517696090 +E-mail/PDF: cbp@onemainfinancial.com Feb 23 2019 00:18:32 One Main Financial,  
601 NW 2nd Styreet, Evansville, IN 47708-1013  
517957608 +E-mail/PDF: cbp@onemainfinancial.com Feb 23 2019 00:18:33 OneMain, PO Box 3251,  
Evansville, IN 47731-3251  
518016362 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 23 2019 00:19:00  
Portfolio Recovery Associates, LLC, C/O Capital One Bank (usa), N.a., POB 41067,  
Norfolk VA 23541  
518016718 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 23 2019 00:30:45  
Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541  
517968714 E-mail/Text: bnc-quantum@quantum3group.com Feb 23 2019 00:13:47  
Quantum3 Group LLC as agent for, Second Round LP, PO Box 788, Kirkland, WA 98083-0788  
517696097 +E-mail/Text: bk@rgsfincial.com Feb 23 2019 00:12:33 RGS, PO BOX 852039,  
Richardson, TX 75085-2039  
517696100 E-mail/PDF: cbp@onemainfinancial.com Feb 23 2019 00:19:28 Springleaf, 601 NW 2nd Street,  
Evansville, IN 47708  
517696102 +E-mail/Text: jennifer.chacon@spservicing.com Feb 23 2019 00:15:35  
SPS Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250  
517696105 E-mail/Text: marisa.sheppard@timepayment.com Feb 23 2019 00:14:14 Time Payment Corp.,  
16 NE Executive Park #200, Burlington, MA 01803  
517696109 +E-mail/Text: bk@avant.com Feb 23 2019 00:14:55 Webbank c/o Avant,  
640 N Lasalee St. Suite # 535, Chicago, LI 60654-3731

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517696094 Prosper  
517696050\* +Atlantic Credit & Finance Inc., c/o Credit One Bank, N.A., PO Box 2083,  
Warren, MI 48090-2083  
517696053\* +Avant, 222 N Lasalee St. Suite 1700, Chicago, IL 60601-1101  
517696060\* +Credit One, PO BOX 98873, Las Vegas, NV 89193-8873  
517696062\* +Deily and Glastetter LLP, 8 Thurlow Terrace, Albany, NY 12203-1006  
517696070\* +FMA Alliance LTD, 12339 Cutten Road, Houston, TX 77066-1807  
517696068\* +First Savings CC, PO Box 5019, Sioux Falls, SD 57117-5019  
517696079\* +Green Trust, PO Box 340, Hays, MT 59527-0340  
517696081\* +KOHL'S, PO Box 2983, Milwaukee, WI 53201-2983  
517696083\* +LENDING CLUB, 71 Stevenson Street Suite 300, San Francisco, CA 94105-2985  
517696085\* +LTD Financial, 7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134  
517696098\* +RGS, PO Box 852039, Richardson, TX 75085-2039  
517696101\* ++SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251  
(address filed with court: Springleaf, 601 NW 2nd Street, Evansville, IN 47708)  
517696108\* +Vital Recovery Services, LLC, PO Box 923748, Peachtree Corners, GA 30010-3748  
517696061 ##+Deily and Glastetter LLP, 8 Thurlow Terrace, Albany, NY 12203-1006

TOTALS: 1, \* 13, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 3 of 3  
Total Noticed: 66

Date Rcvd: Feb 22, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 24, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2019 at the address(es) listed below:

Alexander J. Rinaldi on behalf of Debtor Lisa Marie Haydon jessica@srr-law.com  
Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.  
trustee@stanzialelaw.com, nj45@ecfcbis.com  
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U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7